

### WHIP Payment Disclosure Statement

The Debt Collection Improvement Act of 1996 requires that most Federal payments be made by electronic funds transfer (EFT) after January 2, 1999. If you are currently receiving your Federal payment by check or you have just become eligible to begin receiving a Federal payment, you have the following choices:

**Receive your payment by Direct Deposit through the financial institution of your choice.** The Government makes payments electronically through a program called Direct Deposit. Direct Deposit is a safe, convenient, and reliable way to receive a Federal payment through a financial institution. (A financial institution can be a bank, credit union, savings bank, or thrift.) Many financial institutions offer basic, low-cost accounts in addition to full-service checking or savings accounts.

If you do not have an account with a financial institution, you do not need to do anything now. In the future, a low-cost account called an ETAS<sup>SM</sup> will be available at many financial institutions. Like Direct Deposit, the ETAS<sup>SM</sup> (which stands for electronic transfer account) is a safe, convenient, and reliable way to receive your Federal payment through a financial institution. You will be eligible to open this account, at a low monthly fee, if you receive a Federal benefit, wage, salary, or retirement payment. USDA-NRCS will contact you and let you know when the ETAS<sup>SM</sup> is available and which financial institutions in your area offer the account.

**Continue to receive a check.** If receiving a payment electronically would cause a hardship because of (1) a financial barrier (2) a physical or mental disability, (3) a geographic, language, or literacy barrier, or (4) the lack of an account with a financial institution, then you may request a hardship waiver and receive your payment by check. Please call your local USDA-NRCS office if you would like more information about Direct Deposit, the ETAS<sup>SM</sup>, or hardship waivers.

NOTE: This disclosure statement only applies to individuals who will receive WHIP cost-share payments. It does not apply to businesses, corporations, non-profits, or units of government that will receive WHIP payments.

#### DOCUMENTATION FOR ELECTRONIC FUNDS TRANSFER WAIVER

Payment by check, instead of Electronic Funds Transfer (EFT/Direct Deposit), will be made if:

NRCS expects to make no more than one payment per year, or

An individual chooses not to enroll in EFT/Direct Deposit due to hardship.

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(WHIP Participant's Name)

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(WHIP Participant's Name)

In reference to NRCS Contract No. \_\_\_\_\_ in the Wildlife Habitat Incentives Program (WHIP), the following waiver of the requirement for EFT/Direct Deposit payment is applicable:

(Check only one box)

☐ Cost-effectiveness waiver: NRCS has determined that it expects to make no more than one payment per year to the participant.

☐ Hardship waiver: The participant has determined that payment by EFT/Direct Deposit will impose (1) a financial hardship; or (2) a hardship due to a physical or mental disability, or a geographic, language, or literacy barrier. Or, the participant does not have an account with a financial institution.

NOTE: This hardship waiver category only applies to an individual who will receive WHIP cost-share payments. It does not apply to businesses, corporations, non-profits, or units of government that will receive WHIP payments. Please provide the individual with a copy of the "WHIP Payment Disclosure Statement," which explains the EFT/Direct Deposit payment options.

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Designated Conservationist's Signature

Date

3/99